

FIG. 1

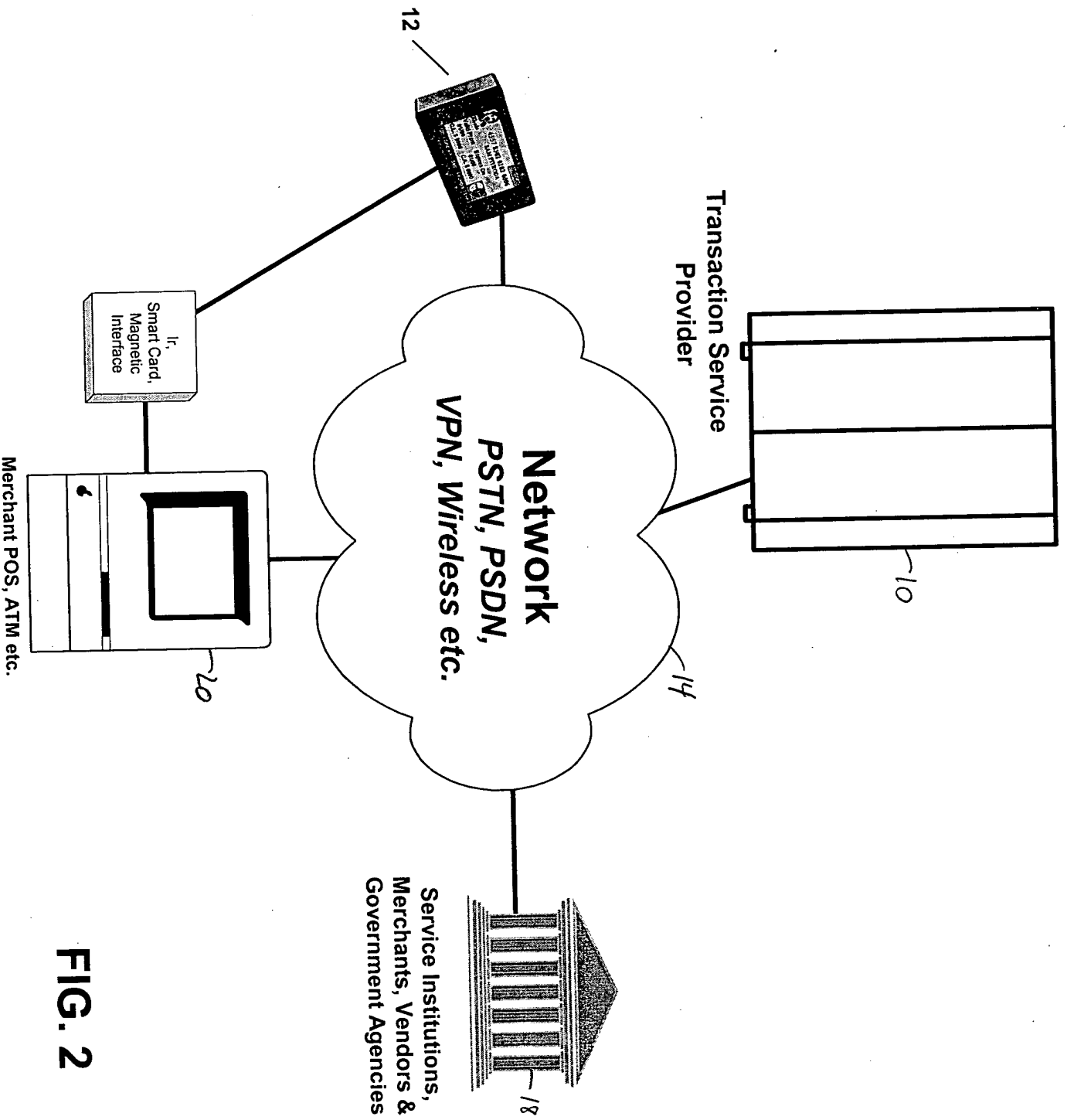


FIG. 2

00000000 00000000 00000000 00000000

FIG. 3

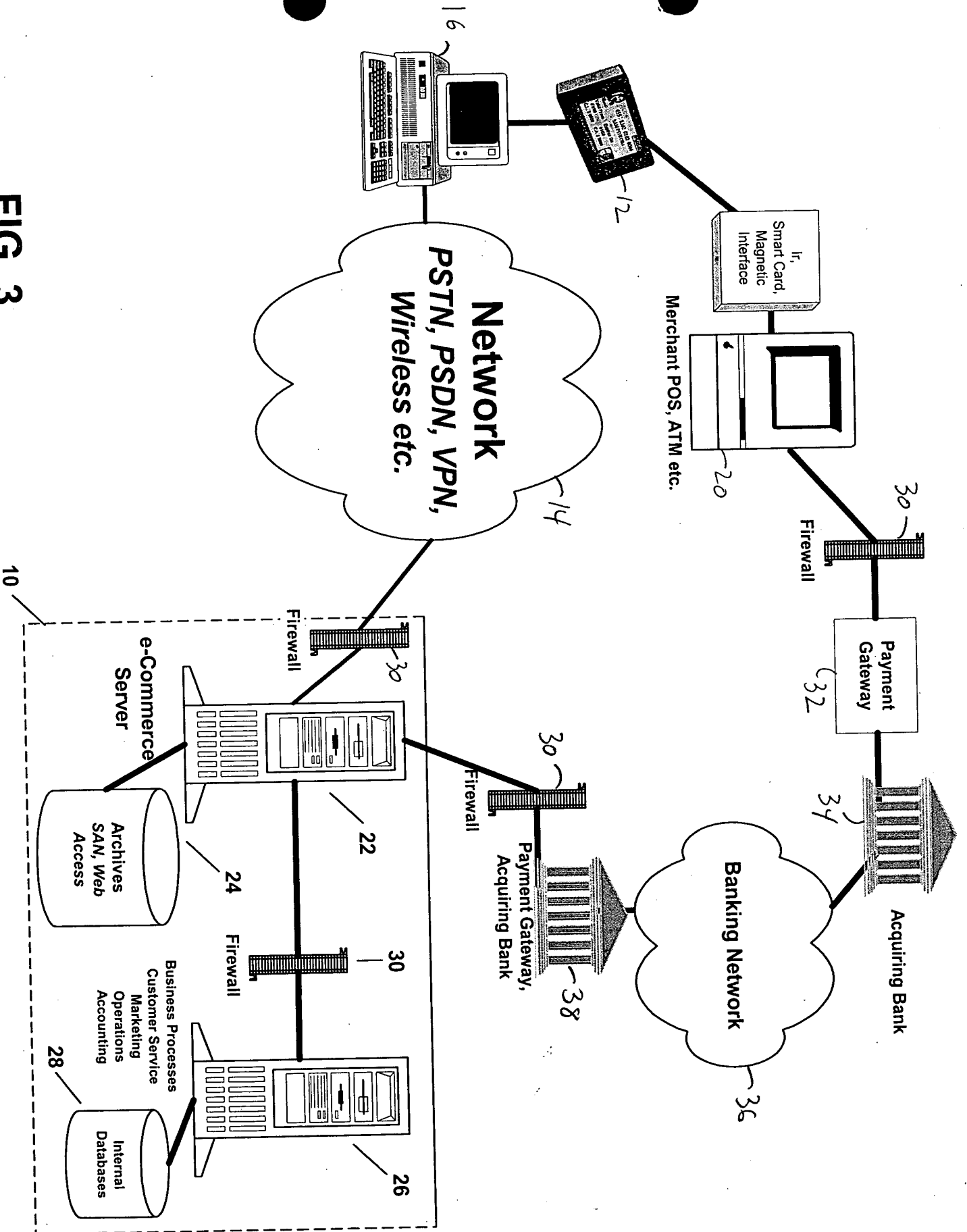




FIG. 4

1. The first step is to identify the problem or goal. This involves understanding the current situation and what needs to be achieved.

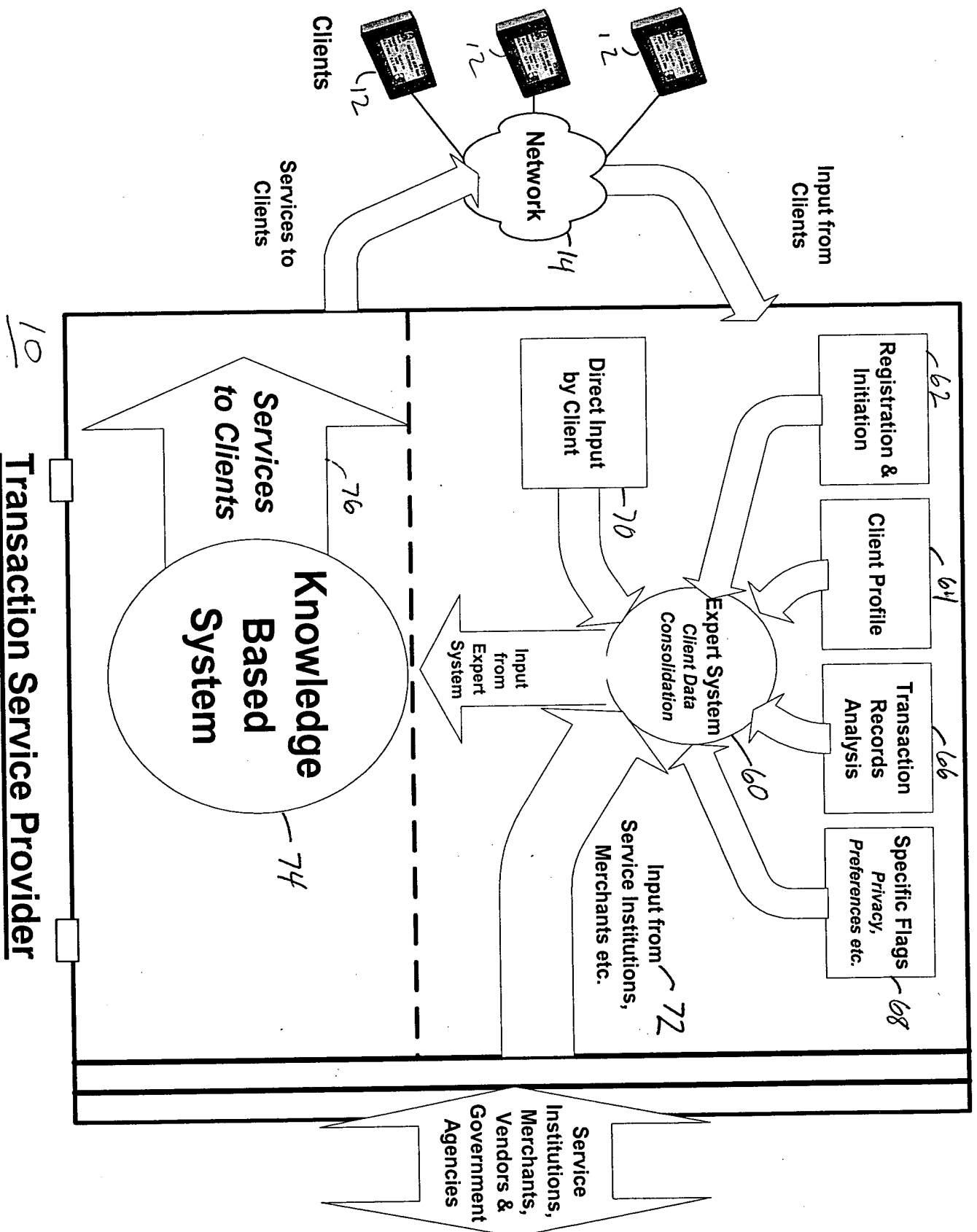
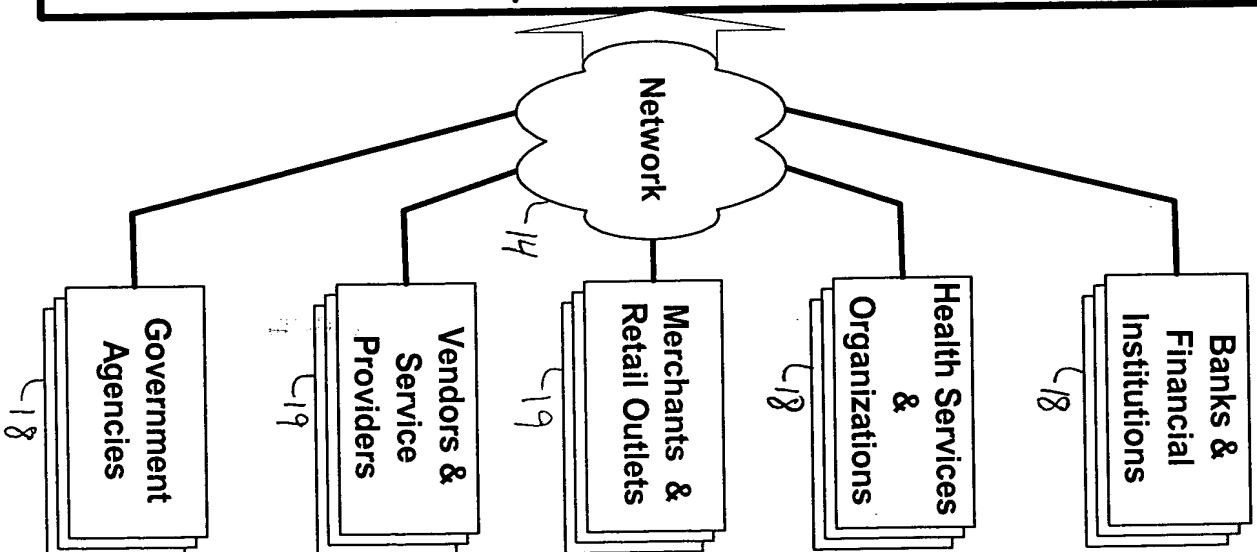
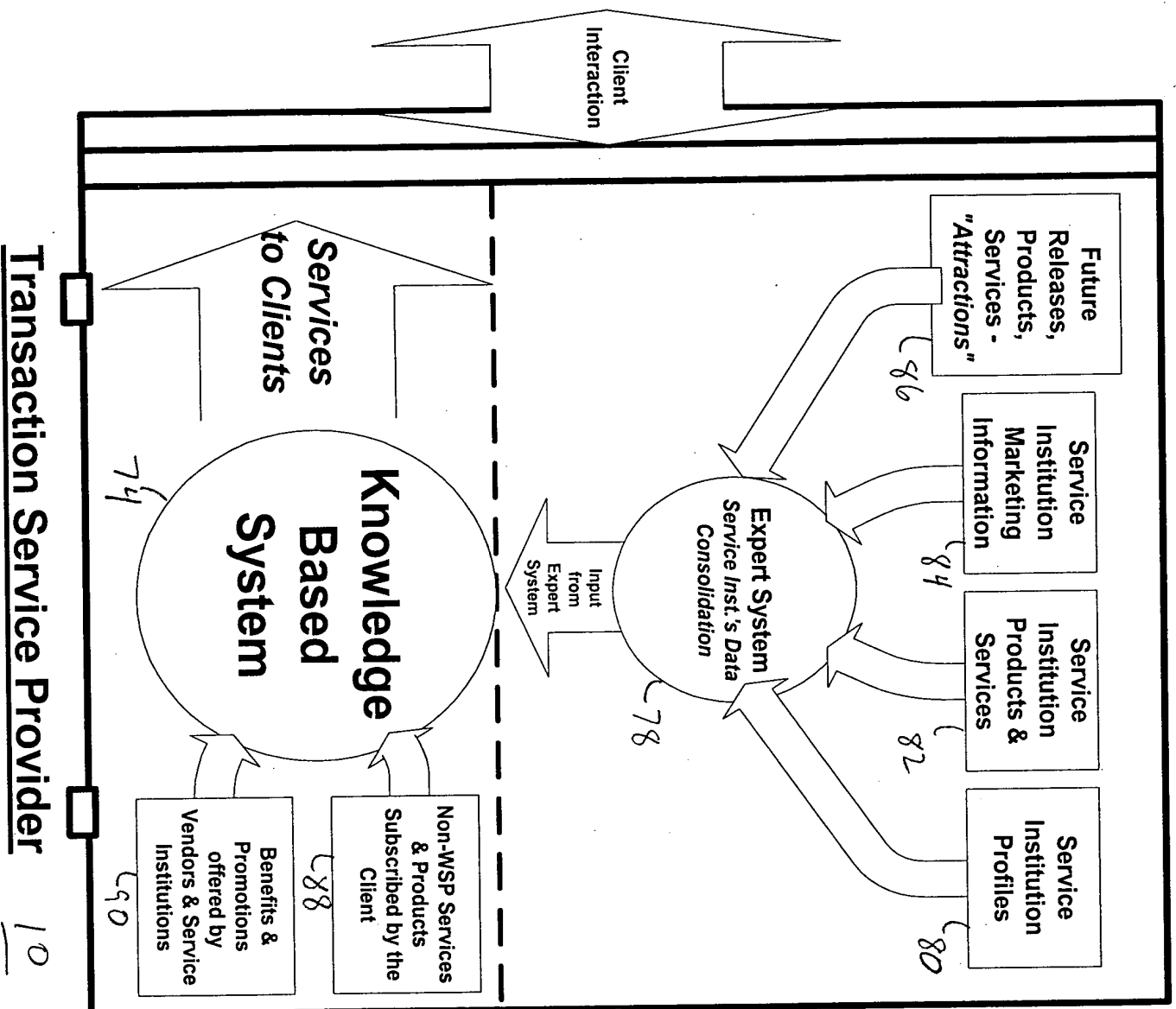
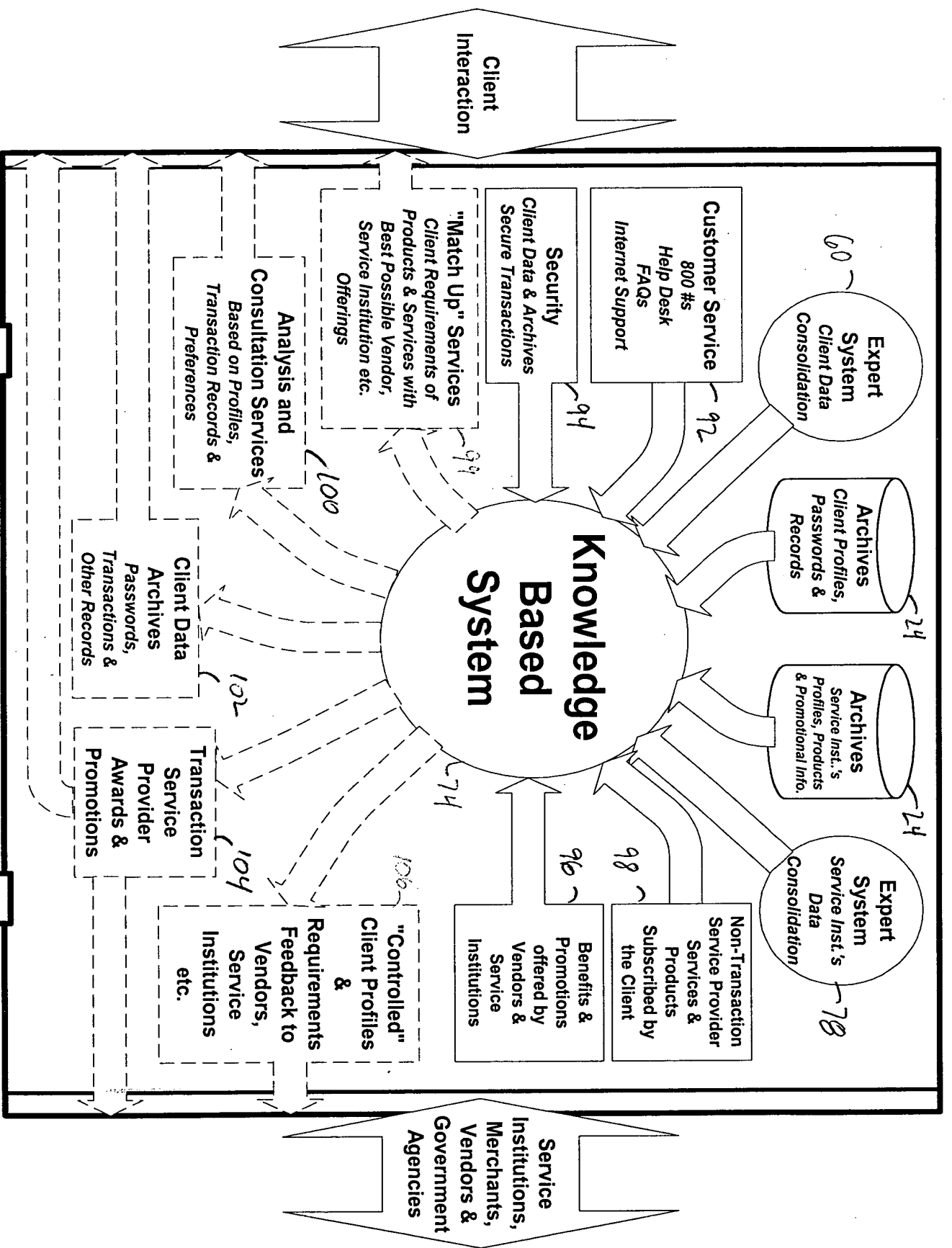


FIG. 5





Transaction Service Provider

FIG. 7

00333333 00011111

Client Interaction Flow Chart

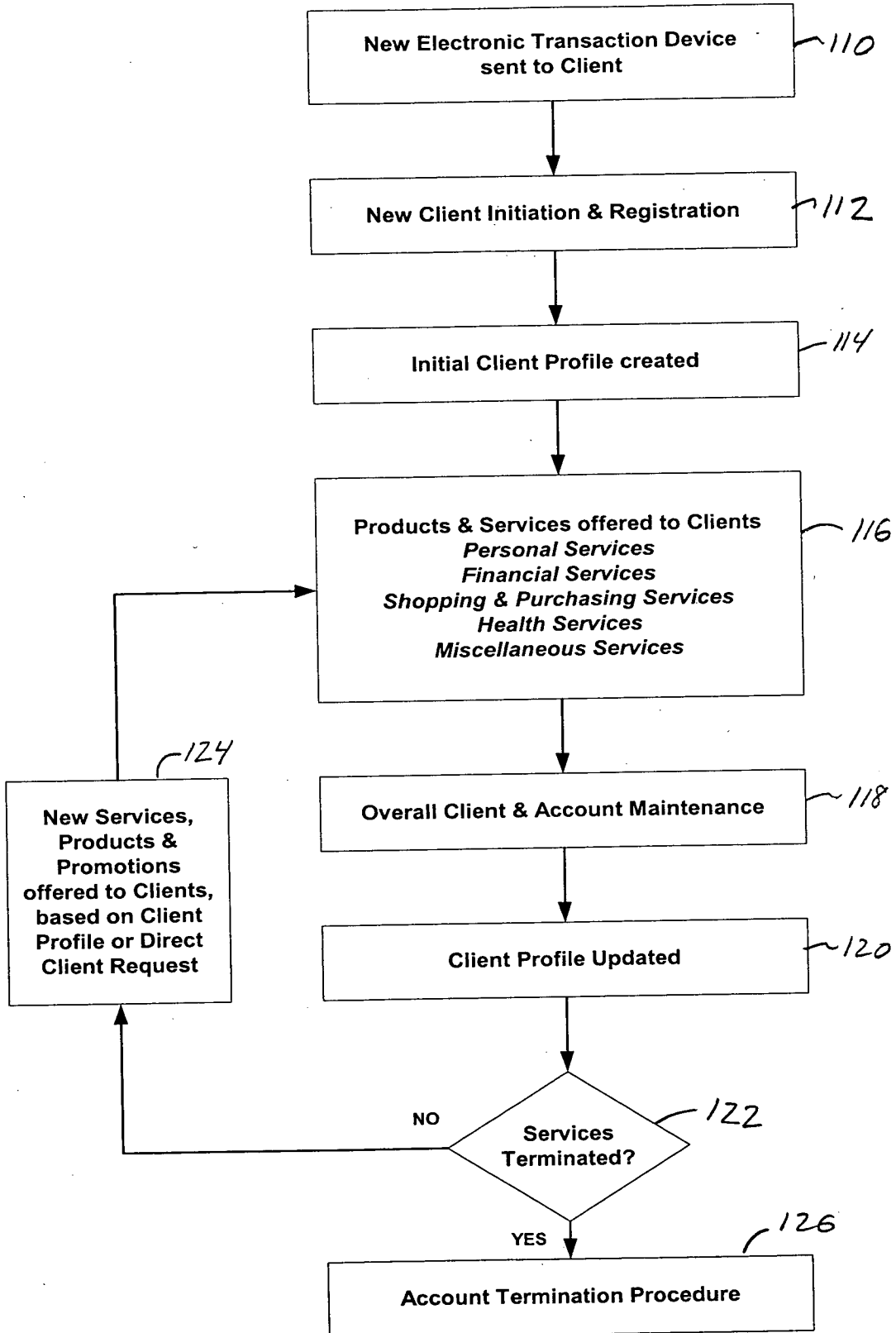


FIG. 8

Service Institution Interaction Flow Chart

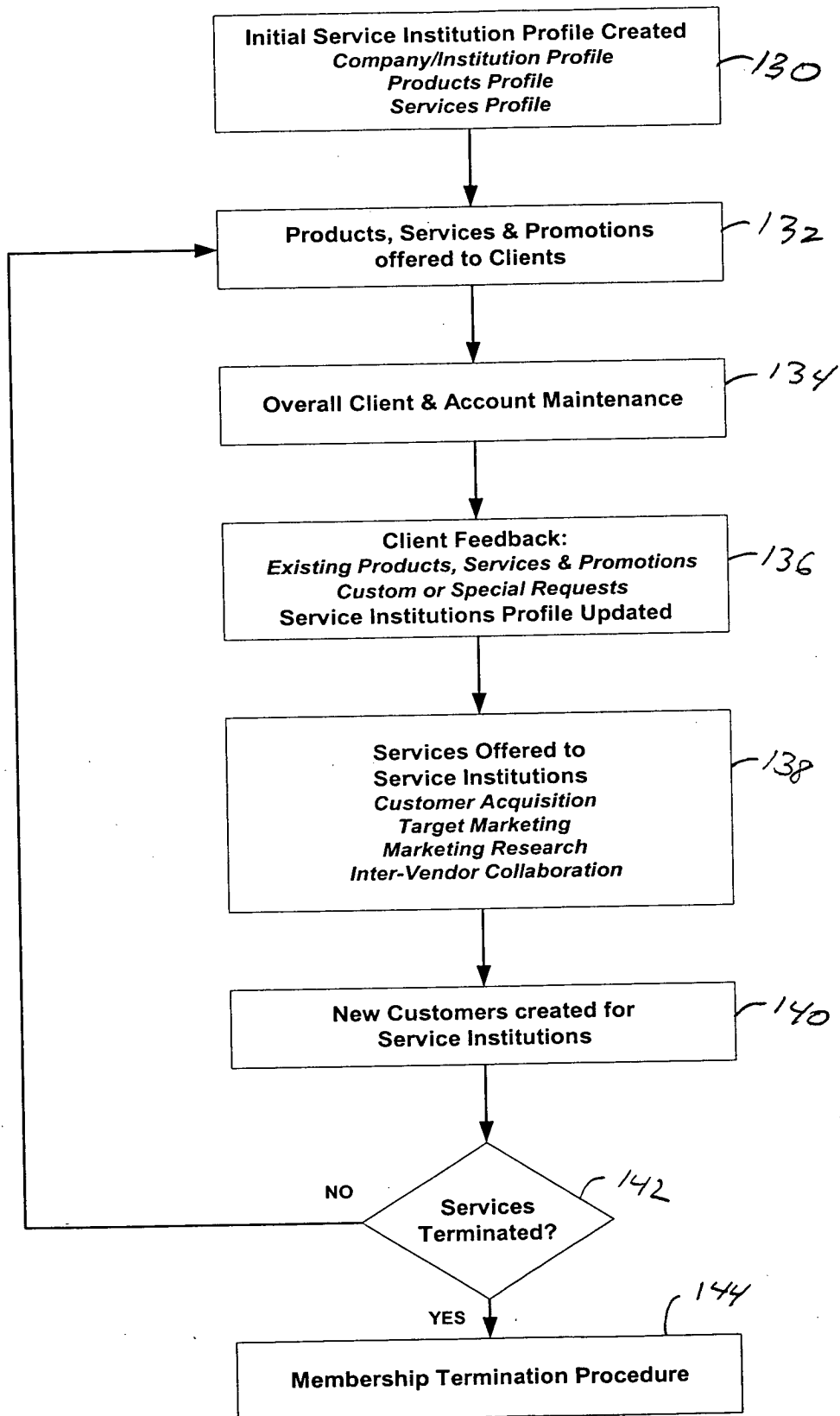


FIG. 9

Service Example

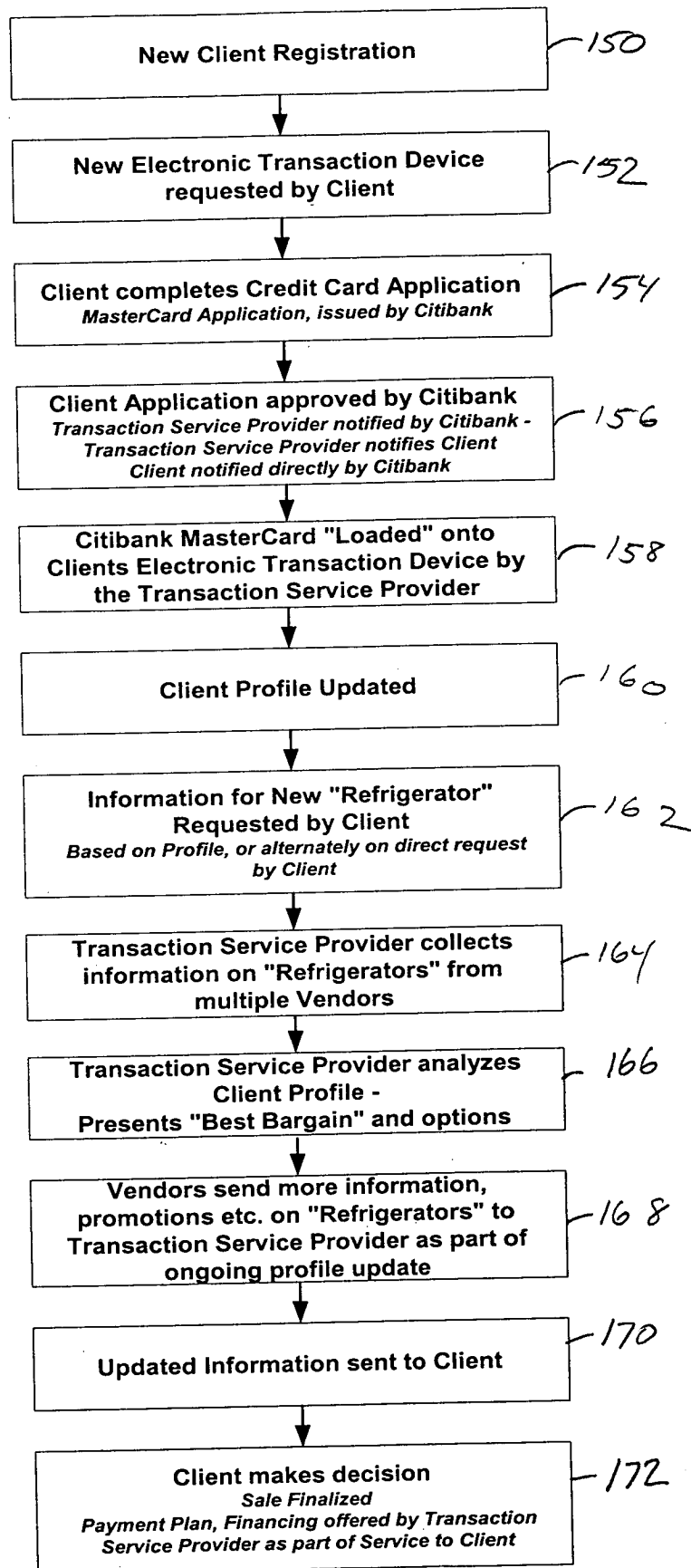


FIG. 10

Secondary Card Download Procedure

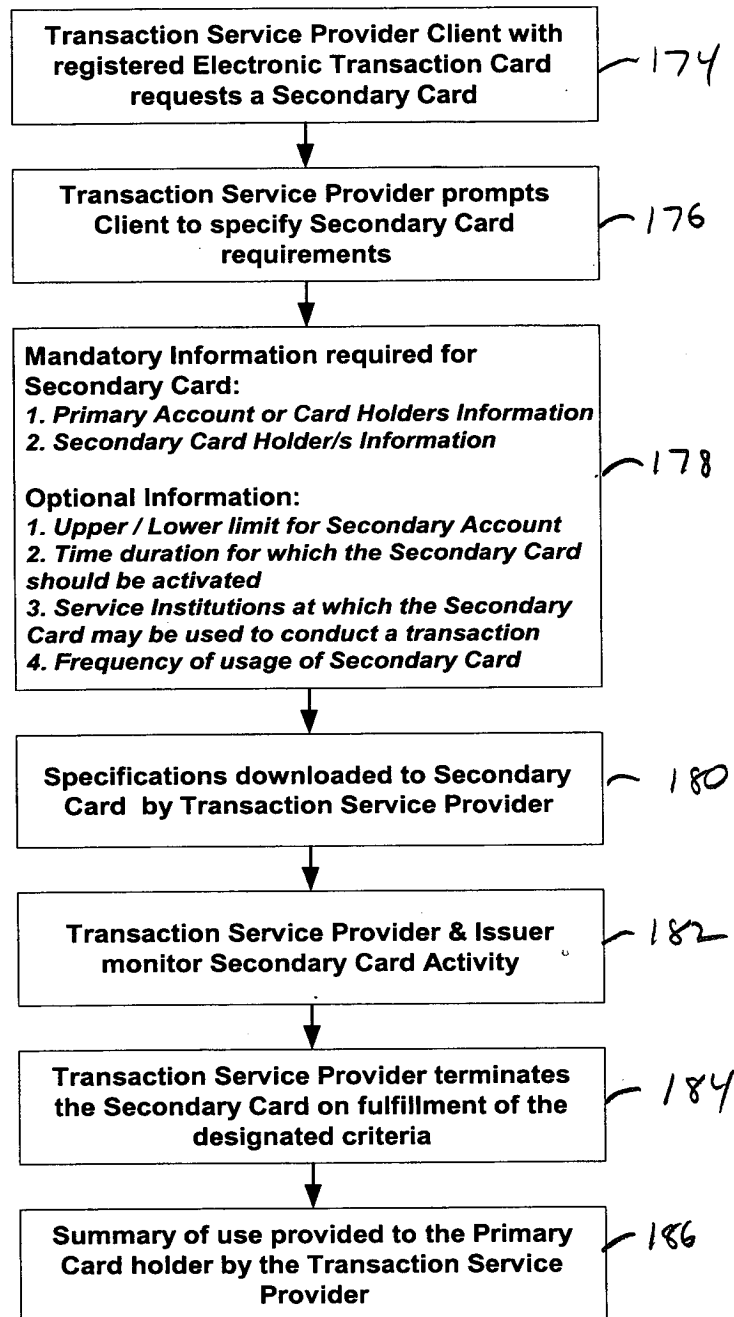


FIG. 11